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| B1 (Official | Form 1)(1/ | 08) | | | | oamon | | 190 ± 0 | | | | |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------|------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------|------------------------------------------------------------------------|---------------------------------------------------------------------|--------------------------------------------------------------------------------------|----------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------|----------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------|
| | | | United No | | | ruptcy of Illino | | , | | | Vo | luntary Petition |
| | Name of Debtor (if individual, enter Last, First, Middle): Mora, Adalberto Sr. | | | | | | Name of Joint Debtor (Spouse) (Last, First, Middle): Mora, Susana | | | | | |
| All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): | | | | | | | used by the , maiden, and | | | 8 years | | |
| Last four di | one, state all) | Sec. or Indi | ividual-Taxp | ayer I.D. (| (ITIN) No./ | Complete E | (if mo | four digits of the four than one, s | state all) | r Individual- | Taxpayer l | I.D. (ITIN) No./Complete EIN |
| Street Addre | ess of Debto Emroy Ave | ` | Street, City, | and State) |): | ZIP Code | Stree 53 El | | f Joint Debtor oy Ave. | r (No. and St | reet, City, | and State): ZIP Code |
| County of R Dupage | | of the Prin | cipal Place o | of Busines | | 60126 | | ty of Reside | ence or of the | Principal Pl | ace of Bus | 60126 iiness: |
| Mailing Ado | dress of Deb | otor (if diffe | erent from str | eet addres | ss): | | Mail | ng Address | of Joint Debt | tor (if differe | ent from str | reet address): |
| Location of | Principal A | ssets of Bus | siness Debto | r | Γ | ZIP Code | : | | | | | ZIP Code |
| | from street | | | | | | | | | | | |
| under Title 26 of the United States "incurred by | | | | ter 7 ter 9 ter 11 ter 12 ter 13 | Of Control Control Control Consumer debts \$ 101(8) as idual primarily | hapter 15 lf a Foreign hapter 15 lf a Foreign e of Debts k one box) | Petition for Recognition Main Proceeding Petition for Recognition Nonmain Proceeding | | | | | |
| ☐ Filing For attach sing unable ☐ Filing For Filing For Filing For Filing For Filing For For Filing For Filin | igned applicate to pay fee to waiver re | thed in installmation for the except in integrated (appearance) | ree (Check of the court's connictallments. In opticable to control court's connictallments. In opticable to control court's connictallments. | able to inc sideration Rule 1006 hapter 7 i | certifying t (b). See Offi ndividuals | hat the debt cial Form 3A only). Must | tor Chec | Debtor is k if: Debtor's to insider k all applica A plan is Acceptan | a small busin not a small b aggregate not s or affiliates; able boxes: being filed w ces of the pla | ncontingent l are less that with this petition were solici | s defined in or as defined in \$2,190,0 ion. | n 11 U.S.C. § 101(51D). ed in 11 U.S.C. § 101(51D). debts (excluding debts owed 00. ition from one or more S.C. § 1126(b). |
| ☐ Debtor 6 | estimates tha | nt funds will nt, after any | ation I be available exempt proper for distribut | erty is ex | cluded and | administrat | | ses paid, | | THIS | S SPACE IS | FOR COURT USE ONLY |
| Estimated N | Number of C 50- 99 | reditors 100- 199 | 200- 999 | 1,000- 5,000 | 5,001- 10,000 | 10,001- 25,000 | □ 25,001- 50,000 | 50,001- 100,000 | OVER 100,000 | | | |
| Estimated A \$0 to \$50,000 | Assets \$50,001 to \$100,000 | \$100,001 to \$500,000 | \$500,001 to \$1 million | \$1,000,001 to \$10 million | \$10,000,001 to \$50 million | \$50,000,001 to \$100 million | \$100,000,00 to \$500 million | 1 \$500,000,001 to \$1 billion | | | | |
| Estimated L \$0 to \$50,000 | \$50,001 to \$100,000 | \$100,001 to \$500,000 | \$500,001 to \$1 million | \$1,000,001 to \$10 million | \$10,000,001 to \$50 million | \$50,000,001 to \$100 million | \$100,000,00 to \$500 million | 1 \$500,000,001 to \$1 billion | | | | |

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| B1 (Official For | m 1)(1/08) | Paye 2 01 44 | Page 2 |
|-----------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Voluntar | y Petition | Name of Debtor(s): Mora, Adalberto Sr. | |
| (This page mu | st be completed and filed in every case) | Mora, Susana | |
| | All Prior Bankruptcy Cases Filed Within Last | 8 Years (If more than two, attach ac | dditional sheet) |
| Location Where Filed: | - None - | Case Number: | Date Filed: |
| Location Where Filed: | | Case Number: | Date Filed: |
| Pe | nding Bankruptcy Case Filed by any Spouse, Partner, or | Affiliate of this Debtor (If more tha | n one, attach additional sheet) |
| Name of Debt - None - | or: | Case Number: | Date Filed: |
| District: | | Relationship: | Judge: |
| | Exhibit A | | khibit B 1 whose debts are primarily consumer debts.) |
| forms 10K a pursuant to S and is reques | oleted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 sting relief under chapter 11.) A is attached and made a part of this petition. | I, the attorney for the petitioner name have informed the petitioner that [he 12, or 13 of title 11, United States Co | d in the foregoing petition, declare that I or she] may proceed under chapter 7, 11, de, and have explained the relief available tify that I delivered to the debtor the notice July 18, 2008 |
| | Fyh | <u>l</u> ibit C | |
| | or own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition. | · · · | e harm to public health or safety? |
| | Exh | ibit D | |
| _ | leted by every individual debtor. If a joint petition is filed, ea | • | a separate Exhibit D.) |
| | D completed and signed by the debtor is attached and made | a part of this petition. | |
| If this is a joi ■ Exhibit | nt petition: D also completed and signed by the joint debtor is attached a | and made a part of this petition. | |
| | Information Regardin | _ | |
| _ | (Check any ap | • | |
| • | Debtor has been domiciled or has had a residence, princip days immediately preceding the date of this petition or for | | |
| | There is a bankruptcy case concerning debtor's affiliate, go | | |
| | Debtor is a debtor in a foreign proceeding and has its princ this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or the sought in this District. | in the United States but is a defenda | int in an action or |
| | Certification by a Debtor Who Reside | | rty |
| | (Check all app Landlord has a judgment against the debtor for possession | | , complete the following.) |
| | (Name of landlord that obtained judgment) | <u> </u> | |
| | | | |
| | (Address of landlord) | <u> </u> | |
| | Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment | | |
| | Debtor has included in this petition the deposit with the coafter the filing of the petition. | urt of any rent that would become du | ne during the 30-day period |
| | Debtor certifies that he/she has served the Landlord with the | his certification, (11 U.S.C. § 362(I)). | |

B1 (Official Form 1)(1/08) DOCUMENT Page 3 of 44 Voluntery Potition Name of Debtor(s):

Voluntary Petition

(This page must be completed and filed in every case)

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

x /s/ Adalberto Mora, Sr.

Signature of Debtor Adalberto Mora, Sr.

X /s/ Susana Mora

Signature of Joint Debtor Susana Mora

Telephone Number (If not represented by attorney)

July 18, 2008

Date

Signature of Attorney*

X /s/ Ben W. Koyl #

Signature of Attorney for Debtor(s)

Ben W. Koyl # 6291711

Printed Name of Attorney for Debtor(s)

Legal Helpers, PC

Firm Name

Sears Tower

233 S. Wacker Suite 5150

Chicago, IL 60606

Address

(312) 467-0004 Fax: (312) 467-1832

Telephone Number

July 18, 2008

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Mora, Adalberto Sr. Mora, Susana

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

| 7 | 7 |
|-----|---|
| - 2 | ٩ |
| _ | - |

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court Northern District of Illinois

| In re | Adalberto Mora, Sr. Susana Mora | | Case No. | |
|-------|------------------------------------|-----------|----------|---|
| | | Debtor(s) | Chapter | 7 |
| | | | - | |

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] ____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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Official Form 1, Exh. D (10/06) - Cont.

| □ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable |
|------------------------------------------------------------------------------------------------------------|
| statement.] [Must be accompanied by a motion for determination by the court.] |
| ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or |
| mental deficiency so as to be incapable of realizing and making rational decisions with respect to |
| financial responsibilities.); |
| ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being |
| unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, o |
| through the Internet.); |
| ☐ Active military duty in a military combat zone. |
| The United States trustee on honlymentary administrator has determined that the anadit correspina |
| □ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling |

I certify under penalty of perjury that the information provided above is true and correct.

| Signature of Debtor: _ | | /s/ Adalberto Mora, Sr. | |
|------------------------|------------|-------------------------|--|
| | | Adalberto Mora, Sr. | |
| Date: Jul | y 18, 2008 | | |

requirement of 11 U.S.C. § 109(h) does not apply in this district.

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Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court Northern District of Illinois

| In re | Adalberto Mora, Sr. Susana Mora | | Case No. | |
|--------|------------------------------------|-----------|----------|----------------------------------------------|
| III IC | Gusaria Mora | Debtor(s) | Chapter | 7 |
| | | Debtof(3) | Chapter | <u>- </u> |

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] ____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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Official Form 1, Exh. D (10/06) - Cont.

| ☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable |
|-------------------------------------------------------------------------------------------------------------|
| statement.] [Must be accompanied by a motion for determination by the court.] |
| ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or |
| mental deficiency so as to be incapable of realizing and making rational decisions with respect to |
| financial responsibilities.); |
| ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being |
| unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or |
| through the Internet.); |
| ☐ Active military duty in a military combat zone. |
| ☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling |
| requirement of 11 U.S.C. § 109(h) does not apply in this district. |

I certify under penalty of perjury that the information provided above is true and correct.

| Signature of Debtor: | | /s/ Susana Mora |
|----------------------|---------------|-----------------|
| | | Susana Mora |
| Date: | July 18, 2008 | |

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B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court Northern District of Illinois

| In re | Adalberto Mora, Sr., | | Case No. | |
|-------|----------------------|---------|----------|---|
| | Susana Mora | | | |
| - | | Debtors | Chapter | 7 |
| | | | - | |

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

| NAME OF SCHEDULE | ATTACHED (YES/NO) | NO. OF SHEETS | ASSETS | LIABILITIES | OTHER |
|------------------------------------------------------------------------------------|----------------------|------------------|-------------------|-------------|----------|
| A - Real Property | Yes | 1 | 0.00 | | |
| B - Personal Property | Yes | 4 | 22,600.00 | | |
| C - Property Claimed as Exempt | Yes | 1 | | | |
| D - Creditors Holding Secured Claims | Yes | 1 | | 24,577.00 | |
| E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E) | Yes | 1 | | 0.00 | |
| F - Creditors Holding Unsecured Nonpriority Claims | Yes | 7 | | 39,107.23 | |
| G - Executory Contracts and Unexpired Leases | Yes | 1 | | | |
| H - Codebtors | Yes | 1 | | | |
| I - Current Income of Individual Debtor(s) | Yes | 1 | | | 4,792.00 |
| J - Current Expenditures of Individual Debtor(s) | Yes | 2 | | | 4,662.50 |
| Total Number of Sheets of ALL Schedules | | 20 | | | |
| | To | otal Assets | 22,600.00 | | |
| | | | Total Liabilities | 63,684.23 | |

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Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court Northern District of Illinois

| In re | Adalberto Mora, Sr., | | Case No | |
|-------|----------------------|---------|---------|---|
| | Susana Mora | | _ | |
| _ | | Debtors | Chapter | 7 |

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. \S 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

| Type of Liability | Amount |
|---------------------------------------------------------------------------------------------------------------------|--------|
| Domestic Support Obligations (from Schedule E) | 0.00 |
| Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) | 0.00 |
| Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed) | 0.00 |
| Student Loan Obligations (from Schedule F) | 0.00 |
| Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E | 0.00 |
| Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F) | 0.00 |
| TOTAL | 0.00 |

State the following:

| Average Income (from Schedule I, Line 16) | 4 702 00 |
|--------------------------------------------------------------------------------------------|----------|
| Average income (from Schedule 1, Line 10) | 4,792.00 |
| Average Expenses (from Schedule J, Line 18) | 4,662.50 |
| Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20) | 6,539.90 |

State the following:

| State the lone wing. | | |
|----------------------------------------------------------------------------|------|-----------|
| Total from Schedule D, "UNSECURED PORTION, IF ANY" column | | 8,902.00 |
| 2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column | 0.00 | |
| 3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column | | 0.00 |
| 4. Total from Schedule F | | 39,107.23 |
| 5. Total of non-priority unsecured debt (sum of 1, 3, and 4) | | 48,009.23 |

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B6A (Official Form 6A) (12/07)

| In re | Adalberto Mora, Sr., | Case No. |
|-------|----------------------|----------|
| | Susana Mora | |

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's Interest in Property

Nature of Debtor's Interest in Property

Joint, or Community

Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption

Amount of Secured Claim

None

 $Sub-Total > \hspace{1.5cm} 0.00 \hspace{1.5cm} (Total \ of \ this \ page)$

Total > 0.00

(Report also on Summary of Schedules)

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B6B (Official Form 6B) (12/07)

| In re | Adalberto Mora, Sr., | Case No. |
|-------|----------------------|----------|
| | Susana Mora | |

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

| | Type of Property | N O N E | Description and Location of Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption |
|-----|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|--------------------------------------|---------------------------------------------|-----------------------------------------------------------------------------------------------------------|
| 1. | Cash on hand | Χ | | | |
| 2. | Checking, savings or other financial | Chec | king account with Chase Bank | - | 0.00 |
| | accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. | Savin | gs Account With LaSalle Bank | - | 0.00 |
| 3. | Security deposits with public utilities, telephone companies, landlords, and others. | X | | | |
| 4. | Household goods and furnishings, including audio, video, and computer equipment. | Misce | ellaneous used household goods | - | 500.00 |
| 5. | Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. | X | | | |
| 6. | Wearing apparel. | Perso | onal Used Clothing | - | 500.00 |
| 7. | Furs and jewelry. | Χ | | | |
| 8. | Firearms and sports, photographic, and other hobby equipment. | Х | | | |
| 9. | Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. | X | | | |
| 10. | Annuities. Itemize and name each issuer. | X | | | |
| | | | | | |
| | | | | Sub-Total | al > 1,000.00 |

3 continuation sheets attached to the Schedule of Personal Property

(Total of this page)

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

| In re | Adalberto Mora, Sr., | Case No. |
|-------|----------------------|----------|
| | Susana Mora | |

Debtors SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

| | Type of Property | N O N E | Description and Location of Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption |
|-----|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|--------------------------------------|---------------------------------------------|-----------------------------------------------------------------------------------------------------------|
| 11. | Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).) | Х | | | |
| 12. | Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars. | X | | | |
| 13. | Stock and interests in incorporated and unincorporated businesses. Itemize. | X | | | |
| 14. | Interests in partnerships or joint ventures. Itemize. | Χ | | | |
| 15. | Government and corporate bonds and other negotiable and nonnegotiable instruments. | X | | | |
| 16. | Accounts receivable. | Χ | | | |
| 17. | Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars. | X | | | |
| 18. | Other liquidated debts owed to debtor including tax refunds. Give particulars. | X | | | |
| 19. | Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property. | X | | | |
| 20. | Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. | X | | | |
| 21. | Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each. | х | | | |
| | | | | Sub-Total (Total of this page) | al > 0.00 |

Sheet 1 of 3 continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

| In re | Adalberto Mora, Sr., |
|-------|----------------------|
| | Susana Mora |

| Case No. |
|----------|
| |

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

| | Type of Property | N O N E | Description and Location of Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption |
|-----|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|---------------------------------------|---------------------------------------------|-----------------------------------------------------------------------------------------------------------|
| 22. | Patents, copyrights, and other intellectual property. Give particulars. | Х | | | |
| 23. | Licenses, franchises, and other general intangibles. Give particulars. | X | | | |
| 24. | Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes. | X | | | |
| 25. | Automobiles, trucks, trailers, and | 2 | 002 Chevrolet Venture, 90,000 miles | - | 4,075.00 |
| | other vehicles and accessories. | ٧ | alue Based on NADA | | |
| | | 2 | 002 Lexus ES300, 90,000 miles | J | 11,600.00 |
| | | ٧ | alue based on NADA | | |
| | | 1 | 999 Mitsubishi Montero, 105,000 miles | J | 5,925.00 |
| | | ٧ | alue based on NADA | | |
| 26. | Boats, motors, and accessories. | Χ | | | |
| 27. | Aircraft and accessories. | Χ | | | |
| 28. | Office equipment, furnishings, and supplies. | Х | | | |
| 29. | Machinery, fixtures, equipment, and supplies used in business. | X | | | |
| 30. | Inventory. | Χ | | | |
| 31. | Animals. | Χ | | | |
| 32. | Crops - growing or harvested. Give particulars. | Х | | | |
| 33. | Farming equipment and implements. | X | | | |
| 34. | Farm supplies, chemicals, and feed. | Χ | | | |
| | | | | Sub-Tota | al > 21,600.00 |
| | | | | (Total of this page) | |

Sheet 2 of 3 continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

| In re | Adalberto Mora, Sr., | Case No. |
|-------|----------------------|----------|
| | Susana Mora | |

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

| Type of Property | N O N E | Description and Location of Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption |
|------------------|------------------|--------------------------------------|---------------------------------------------|-----------------------------------------------------------------------------------------------------------|
|------------------|------------------|--------------------------------------|---------------------------------------------|-----------------------------------------------------------------------------------------------------------|

35. Other personal property of any kind X not already listed. Itemize.

Sub-Total > (Total of this page)

0.00

Total >

22,600.00

Sheet 3 of 3 continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

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B6C (Official Form 6C) (12/07)

| In re | Adalberto Mora, Sr., | Case No. |
|-------|----------------------|----------|
| | Susana Mora | |

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

| Debtor claims the exemptions to which debtor is entitled under: | ☐ Check if debtor claims a homestead exemption that exceeds |
|-----------------------------------------------------------------|-------------------------------------------------------------|
| (Check one box) | \$136,875. |
| ☐ 11 U.S.C. §522(b)(2) | |
| ■ 11 U.S.C. §522(b)(3) | |

| Description of Property | Specify Law Providing Each Exemption | Value of Claimed Exemption | Current Value of Property Without Deducting Exemption |
|--------------------------------------------------------------------------------------------------------------|------------------------------------------------|----------------------------------|-------------------------------------------------------------|
| Checking, Savings, or Other Financial Accounts, Certi | ficates of Deposit | | |
| Checking account with Chase Bank | 735 ILCS 5/12-1001(b) | 0.00 | 0.00 |
| Savings Account With LaSalle Bank | 735 ILCS 5/12-1001(b) | 0.00 | 0.00 |
| <u>Household Goods and Furnishings</u> Miscellaneous used household goods | 735 ILCS 5/12-1001(b) | 500.00 | 500.00 |
| Wearing Apparel Personal Used Clothing | 735 ILCS 5/12-1001(a) | 500.00 | 500.00 |
| Automobiles, Trucks, Trailers, and Other Vehicles 1999 Mitsubishi Montero, 105,000 miles Value based on NADA | 735 ILCS 5/12-1001(c) 735 ILCS 5/12-1001(b) | 4,800.00 1,125.00 | 5,925.00 |

Total: 6,925.00 6,925.00

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B6D (Official Form 6D) (12/07)

| In re | Adalberto Mora, Sr., | Case No |
|-------|----------------------|---------|
| | Susana Mora | |

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

| | 1 ~ | 1 | | CO | U | D I | | |
|------------------------------------------------------------------------------------------------------|-----------------|-------------------|---------------------------------------------------------------------------------|------------------|-----------------------|-----------|----------------------------------------------------------------------|---------------------------------|
| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E B T O R | Hu W J C | DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE | | | | AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL | UNSECURED PORTION, IF ANY |
| Account No. xxxxxxxxxx6862 | | | Opened 1/03/05 Last Active 9/19/07 | Т | D A T E D | | | |
| HSBC Auto Finance Bankruptcy Notices Po Box 17909 San Diego, CA 92177 | | J | PMSI 2002 Lexus ES300, 90,000 miles Value based on NADA Value \$ 11,600.00 | | | | 13,460.00 | 1,860.00 |
| Account No. xxxxxxxxx4148 | | | Opened 9/13/03 Last Active 9/18/07 | | | | | |
| HSBC Auto Finance Bankruptcy Notices Po Box 17909 San Diego, CA 92177 | | J | PMSI 2002 Chevrolet Venture, 90,000 miles Value Based on NADA Value \$ 4,075.00 | | | | 11,117.00 | 7,042.00 |
| Account No. | | | Value \$ | | | | | |
| Account No. | | | Value \$ | | | | | |
| continuation sheets attached | <u> </u> | | | L tota pag | | 24,577.00 | 8,902.00 | |
| Total (Report on Summary of Schedules) 24,577.00 8,902. | | | | | | | 8,902.00 | |

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B6E (Official Form 6E) (12/07)

| • | | | |
|-------|----------------------|----------|--|
| In re | Adalberto Mora, Sr., | Case No. | |
| | Susana Mora | | |
| - | | Debtors | |

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

| also on the Statistical Summary of Certain Liabilities and Related Data. Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data. |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| ■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. |
| TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) |
| ☐ Domestic support obligations |
| Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). |
| ☐ Extensions of credit in an involuntary case |
| Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). |
| ☐ Wages, salaries, and commissions |
| Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). |
| ☐ Contributions to employee benefit plans |
| Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of busines whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). |
| ☐ Certain farmers and fishermen |
| Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). |
| ☐ Deposits by individuals |
| Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). |
| ☐ Taxes and certain other debts owed to governmental units |
| Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). |
| ☐ Commitments to maintain the capital of an insured depository institution |
| Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9). |
| ☐ Claims for death or personal injury while debtor was intoxicated |
| Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10). |
| |

^{*} Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6F (Official Form 6F) (12/07)

| In re | Adalberto Mora, Sr., Susana Mora | | Case No. | |
|-------|-------------------------------------|---------|----------|--|
| | | Debtors | , | |

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

| CREDITOR'S NAME, | C | Н | usband, Wife, Joint, or Community | C | U | D | |
|---------------------------------------------------------------------------------------------------|----------|-------------|----------------------------------------------------------------------------------|---------------|-------------|----------|-----------------|
| MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | C A M | CONSIDERATION FOR CLAIM. IF CLAIM | NT I NG E N | UNLIQUIDAT | I SPUTED | AMOUNT OF CLAIM |
| Account No. | | | 10/30/207 2007-CH-04937, Circuit Court of Cook County | T | T E D | | |
| ABN Amro Mortgage Group c/o Fisher Shapiro, LLC 4201 Lake Cook Road Northbrook, IL 60062 | | J | Mortgage Foreclosure | | | | Unknown |
| Account No. xxxxxxx5032 | | | 2007 | \dagger | | | |
| American Family Insurance 6000 American Parkway Madison, WI 53783-0001 | | J | Insurance | | | | 320.53 |
| Account No. xxxxxx7044 American Medical Collection Agency 2269 Saw Mill River Rd. Bldg. 3 | | J | 2007 Notice Only | | | | |
| Elmsford, NY 10523 | | | | | | | 0.00 |
| Account No. xxxx6512 Arrow Financial Services 5996 W Touhy Ave Niles, IL 60714 | | Н | Opened 3/20/07 Last Active 10/01/07 Collection A.F.S. Assignee Of Hsbc Bank N | | | | |
| | | | | | | | 822.00 |
| _6 continuation sheets attached | | | (Total o | Sub f this | | | 1,142.53 |

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$ - Cont.

| In re | Adalberto Mora, Sr., | Case No. | |
|-------|----------------------|----------|--|
| | Susana Mora | | |

| | С | Hu | sband, Wife, Joint, or Community | 10 | οТι | J | |
|---------------------------------------------------------------------------------------------------|----------|------------------|-----------------------------------------------------------------------------------------------------|---------|-----------|-----------|-----------------|
| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | H W J C | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | 1 | | | AMOUNT OF CLAIM |
| Account No. xxxxxxxx7876 | | | Opened 9/23/04 Last Active 4/10/07 | | T 1 | Г | |
| Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091 | | w | CreditCard | | | | 372.00 |
| Account No. xxxxx7198 | 1 | | Opened 6/23/07 | | \dagger | \dagger | |
| Cbe Group 131 Tower Park Drive Suite 100 Waterloo, IA 50701 | | w | Collection Dish Network | | | | 676.00 |
| Account No. xxxxxxxx5094 | - | | Opened 10/10/04 Last Active 5/05/06 | _ | + | + | |
| Citibank / Sears P.O. Box 20363 Kansas City, MO 64195 | | W | ChargeAccount | | | | 2,748.00 |
| Account No. xxxxxxxxxxx6096 | | | Opened 6/18/04 Last Active 4/09/07 | | + | + | , |
| Citibank Usa Attn: Bankruptcy Dept Po Box 20487 Kansas City, MO 64195 | | J | ChargeAccount | | | | 477.00 |
| Account No. xxxxxxx5032 | f | | 2007 | | + | + | |
| Credit Collection Services 2 Wells Avenue Dept AMFA Newton Center, MA 02459 | | J | Notice Only | | | | 0.00 |
| Sheet no. 1 of 6 sheets attached to Schedule of | | | | Su | bto | tal | 4.070.00 |
| Creditors Holding Unsecured Nonpriority Claims | | | (Total | of this | s pa | age) | 4,273.00 |

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$ - Cont.

| In re | Adalberto Mora, Sr., | Case No. | |
|-------|----------------------|----------|--|
| | Susana Mora | | |

| | С | Ни | sband, Wife, Joint, or Community | - 1 | сТ | u I | пΤ | |
|---------------------------------------------------------------------------------------------------|----------|-------------|-----------------------------------------------------------------------------------------------|----------|-----------|--------------|----------|-----------------|
| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | H W J | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | <u> </u> | CONTINGEN | UNLIQUIDATED | SPUTED | AMOUNT OF CLAIM |
| Account No. xx6935 | | | 2007 Madical Bill | | T | T | | |
| Elmhurst Clinic 75 Remittance Dr Suite 1253 Chicago, IL 60675 | | J | Medical Bill | | | | | 25.00 |
| Account No. Exxxxxx4206 | H | | 2007 | | \dagger | + | \dashv | |
| Elmhurst Memorial Healthcare 75 Remittance Frive Dept 6383 Chicago, IL 60675 | | J | Medical bill | | | | | 500.00 |
| Account No. xxxxxxxx5819 | | | Opened 9/03/04 Last Active 1/16/06 | | + | 1 | 1 | |
| Gemb/care Credit Po Box 103106 Roswell, GA 30516 | | w | ChargeAccount | | | | | 0.00 |
| Account No. xxxxxxxx1409 | | | Opened 9/22/04 Last Active 4/09/07 | | + | + | + | |
| HSBC Hsbc Card Srvs Attn: Bankruptcy Po Box 5213 Carol Stream, IL 60197 | | w | CreditCard | | | | | 204.00 |
| Account No. xxxx4446 | | | 2007 | \dashv | + | \dagger | \dashv | |
| ICS Collection Service PO Box 1010 Tinley Park, IL 60477 | | J | Notice Only | | | | | 0.00 |
| Sheet no. 2 of 6 sheets attached to Schedule of | | | | Su | bto | tal | \dashv | |
| Creditors Holding Unsecured Nonpriority Claims | | | (Total | | | | ;) | 729.00 |

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B6F (Official Form 6F) (12/07) - Cont.

| In re | Adalberto Mora, Sr., | Case No. | |
|-------|----------------------|----------|--|
| | Susana Mora | | |

| | С | Ни | sband, Wife, Joint, or Community | | С | U | D | |
|----------------------------------------------------------------------------------------------------------|----------|------------------|---------------------------------------------------------------------------------------------|-------------|------------|---------------|----|-----------------|
| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | H W J C | DATE CLAIM WAS INCURRED AN CONSIDERATION FOR CLAIM. IF CLAIS SUBJECT TO SETOFF, SO STATI | ATM | CONTINGENT | NL QU L DATED | | AMOUNT OF CLAIM |
| Account No. xx8498 | | | Opened 10/18/04 Last Active 3/06/06 | | Т | T E | | |
| Jc Penney Ge Money/Attn: Bankruptcy Dept 4125 Windward Plaza, Building 300 Alpharetta, GA 30005 | | w | ChargeAccount | | | U | | 0.00 |
| Account No. xxx2128 | | | Opened 9/16/05 Last Active 10/01/07 | | | | | |
| Kca Financial Svcs 628 North St Geneva, IL 60134 | | Н | Collection Medical Imaging Prof Sc | | | | | |
| | | | | | | | | 118.00 |
| Account No. xxxxxxxxxxx6586 Lasalle National N A 3985 N Milwaukee Ave Chicago, IL 60641 | | J | Opened 6/23/05 Last Active 5/22/07 HomeEquityLineOfCredit | | | | | 24,849.00 |
| Account No. xxx3577 | | | Opened 9/08/06 | | | | | |
| Medical Collections System 725 S Wells Ave Suite 501 Chicago, IL 60607 | | w | Collection Midwest Open Mri Sc Omr | | | | | 84.00 |
| Account No. x9371 | | | Opened 3/01/06 Last Active 10/01/07 | | \dashv | | | |
| Nicor Gas 1844 Ferry Road Naperville, IL 60507 | | н | Other | | | | | 817.00 |
| Sheet no. 3 of 6 sheets attached to Schedule of | | | | Su | bt | ota | 1 | 25 969 00 |
| Creditors Holding Unsecured Nonpriority Claims | | | T) | otal of thi | s p | oag | e) | 25,868.00 |

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B6F (Official Form 6F) (12/07) - Cont.

| In re | Adalberto Mora, Sr., | Case No. |
|-------|----------------------|----------|
| | Susana Mora | |

| CDEDITORIS NAME | С | Hu | sband, Wife, Joint, or Community | | С | U | D | |
|--------------------------------------------------------------------------------------------------------------|----------|------------------|-----------------------------------------------------------------------------------------------------|--------------|------------|------|---------------------------------------|-----------------|
| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | H W J C | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | | CONTINGENT | ZQD4 | $\neg \circ \neg \neg \neg \neg \neg$ | AMOUNT OF CLAIM |
| Account No. xx0978 | | | Opened 1/01/02 Last Active 4/01/06 | | Ť | TED | | |
| Nicor Gas 1844 Ferry Road Naperville, IL 60507 | | Н | Other | | | ע | | 451.00 |
| Account No. xxxxxx6530 | - | | 2007 Mecical Bill | + | | | | 401.00 |
| Pediatric Faculty Foundation Please Provide Address | | J | | | | | | |
| | | | | | | | | 163.00 |
| Account No. xxxxxx3733 Quest Diagnostics PO Box 64804 Baltimore, MD 21264 | | J | 2007 Medical Bill | | | | | |
| | | | | | | | | 87.00 |
| Account No. 7240 Rainbow Pediatrics 675 West North Avenue Suite 203 Melrose Park, IL 60160 | | J | 2005 Medical Bill | | | | | 55.80 |
| Account No. 7230 Rainbow Pediatrics 675 West North Avenue Suite 203 | | J | 2005 Medical Bill | | | | | |
| Melrose Park, IL 60160 | | | | | | | | 54.90 |
| Sheet no. <u>4</u> of <u>6</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | (Tota | Su of thi | | | | 811.70 |

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B6F (Official Form 6F) (12/07) - Cont.

| In re | Adalberto Mora, Sr., | Case No. | |
|-------|----------------------|----------|--|
| | Susana Mora | | |

| GDEDWONG VALUE | С | Н | sband, Wife, Joint, or Community | С | U | D | |
|---------------------------------------------------------------------------------------------------|----------|-------------|----------------------------------------------------------------------------------------------------------------------------------------|-----------|-------------|----------|-----------------|
| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | H W J | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGEN | UNLLQULDAT | DISPUTED | AMOUNT OF CLAIM |
| Account No. xxxxxxxx0284 | | | Opened 11/14/04 Last Active 7/11/05 | Ť | T E D | | |
| Sams Club Ge Consumer Finance Po Box 103104 Roswell, GA 30076 | | Н | ChargeAccount | | | | 0.00 |
| Account No. xx2617 | | t | 2005 | | | | |
| Sears Dental PO Box 241306 Cleveland, OH 44124 | | J | Dental Bill | | | | 100.00 |
| Account No. xxxxx4197 | + | \vdash | Opened 8/10/05 Last Active 4/09/07 | | | | |
| Victoria's Secret Po Box 182685 Columbus, OH 43218 | | W | ChargeAccount | | | | 0.00 |
| Account No. xxx5302 | + | + | 5.28.2008 | _ | | | 0.00 |
| Village of Bellwood 3200 Washington Blvd. Bellwood, IL 60104 | | J | Judgment for code violation relating to property located at 12 50th, Bellwood, IL Order of possession entered 10/30/2007 for ABN Amro | | | | 1,040.00 |
| Account No. xxxxxxxxxxxx1162 | <u> </u> | t | Opened 8/08/04 Last Active 4/10/07 | | | | |
| WFNNB / Express Po Box 3427 Columbus, OH 43218 | | W | ChargeAccount | | | | 5.00 |
| Sheet no. 5 of 6 sheets attached to Schedule of | of | | <u> </u> | ubt | L tota | ll | |
| Creditors Holding Unsecured Nonpriority Claims | | | (Total of th | | | | 1,145.00 |

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$ - Cont.

| In re | Adalberto Mora, Sr., | Case No. |
|-------|----------------------|----------|
| | Susana Mora | |

| | _ | ш. | sband, Wife, Joint, or Community | 16 | Lii | Τr | т | |
|---------------------------------------------------------------|----------|--------|-------------------------------------------------------------------|-----------------------|-----|-------------|----------|-----------------|
| CREDITOR'S NAME, | ŏ | | Spand, whie, John, or Community | C O N T | Ņ | Į, | <u>,</u> | |
| MAILING ADDRESS INCLUDING ZIP CODE, | E | H W | DATE CLAIM WAS INCURRED AND | T | ١ | D I S P U T | | |
| AND ACCOUNT NUMBER | CODEBTOR | J | CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | | Ü | T | <u> </u> | AMOUNT OF CLAIM |
| (See instructions above.) | R | С | is sobject to seroit, so state. | N G E N T | Ď | 5 | 5 | |
| Account No. xxxxxxxxxxxx3733 | | | Opened 12/04/04 Last Active 4/10/07 | ┪Ϋ | Ę | | t | |
| | | | ChargeAccount | L | Ď | | | |
| Wfnnb/harlem Furniture | | | | | | | | |
| Po Box 2974 | | Н | | | | | | |
| Shawnee Mission, KS 66201 | | | | | | | | |
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| | | | | | | | | 5,138.00 |
| Account No. | | | | T | | T | 7 | |
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| Account No. | | | | | | | | |
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| | | | | | | | 4 | |
| Sheet no. <u>6</u> of <u>6</u> sheets attached to Schedule of | | | | Sub | | | | 5,138.00 |
| Creditors Holding Unsecured Nonpriority Claims | | | (Total of | this | pa | ge) | | <u> </u> |
| | | | | , | Γot | al | | |
| | | | (Report on Summary of S | | | | | 39,107.23 |

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B6G (Official Form 6G) (12/07)

| In re | Adalberto Mora, Sr., | Case No. |
|-------|----------------------|----------|
| | Susana Mora | |

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 08-18458 Doc 1 Filed 07/18/08 Entered 07/18/08 09:45:10 Desc Main Document Page 26 of 44

B6H (Official Form 6H) (12/07)

| In re | Adalberto Mora, Sr., | Case No. |
|-------|----------------------|----------|
| | Susana Mora | |

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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B6I (Official Form 6I) (12/07)

| | Adalberto Mora, Sr. | | | |
|-------|---------------------|-----------|----------|--|
| In re | Susana Mora | | Case No. | |
| | | Debtor(s) | | |

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

| | DEDENDENCE | E DEDECT | AND ODG | NICE | | |
|-----------------------------------------|------------------------------------------------------|------------|------------|------------------|----------------|------------------|
| Debtor's Marital Status: | DEPENDENTS O | | | JUSE | | |
| | RELATIONSHIP(S): | | AGE(S): | | | |
| Married | Dependent | | 2 Ye | | | |
| | Dependent Dependent | | 6 Ye | | | |
| Employment | Dependent DEBTOR | | 9 Ye | ars SPOUSE | | |
| Employment: Occupation Dr | | Chan F | inisher | SPOUSE | | |
| | iver . Pepper Snapple Group | | ech Engir | ooring | | |
| | . Реррег Зпарріе Этоир Year | 8 Mont | | ieering | | |
| <u> </u> | 1 North Railond | | ockwell C | Ourt | | |
| | elrose Park, IL 60164 | | brook, IL | | | |
| | jected monthly income at time case filed) | VVIIIOVV | DIOUK, IL | DEBTOR | | SPOUSE |
| | mmissions (Prorate if not paid monthly) | | \$ | 3,755.00 | \$ | 2,790.00 |
| 2. Estimate monthly overtime | minissions (Frorate if not paid monuny) | | φ — | 0.00 | \$ | 0.00 |
| 2. Estimate monthly overtime | | | Φ | 0.00 | Φ | 0.00 |
| 2 CLUDEOE AL | | | • | 3,755.00 | \$ | 2,790.00 |
| 3. SUBTOTAL | | | Ф | 0,700.00 | Φ | 2,700.00 |
| 4 LEGG DANDOLL DEDUCTIONS | | | | | | |
| 4. LESS PAYROLL DEDUCTIONS | | | ď | 606.00 | ¢. | 677.00 |
| a. Payroll taxes and social securit | У | | ž — | 696.00 189.00 | \$ <u></u> | 677.00 150.00 |
| b. Insurance | | | ž <u> </u> | 41.00 | \$ <u></u> | |
| c. Union dues | | | , <u> </u> | | \$ <u></u> | 0.00 |
| d. Other (Specify): | | | 2 | 0.00 | \$ | 0.00 |
| | | | 2 | 0.00 | \$ | 0.00 |
| 5 GURTOTAL OF BANKOUL BERN | CONTONIC | | ¢ | 926.00 | \$ | 827.00 |
| 5. SUBTOTAL OF PAYROLL DEDU | CHONS | | <u> </u> | 320.00 | <u> </u> | 027.00 |
| 6. TOTAL NET MONTHLY TAKE H | OME PAY | | \$ | 2,829.00 | \$ | 1,963.00 |
| 7. Regular income from operation of b | usiness or profession or farm (Attach detailed state | ment) | \$ | 0.00 | \$ | 0.00 |
| 8. Income from real property | · · · · · · · · · · · · · · · · · · · | / | \$ | 0.00 | \$ | 0.00 |
| 9. Interest and dividends | | | \$ | 0.00 | \$ | 0.00 |
| 10. Alimony, maintenance or support p | payments payable to the debtor for the debtor's use | or that of | | | _ | |
| dependents listed above | | | \$ | 0.00 | \$ | 0.00 |
| 11. Social security or government assis | stance | | | | | |
| (Specify): | | | \$ | 0.00 | \$ | 0.00 |
| | | | \$ | 0.00 | \$ | 0.00 |
| 12. Pension or retirement income | | | \$ | 0.00 | \$ | 0.00 |
| 13. Other monthly income | | | | | | |
| (Specify): | | | \$ | 0.00 | \$ | 0.00 |
| | | | \$ | 0.00 | \$ | 0.00 |
| | | | | | | |
| 14. SUBTOTAL OF LINES 7 THROU | JGH 13 | | \$ | 0.00 | <u> </u> | 0.00 |
| 15. AVERAGE MONTHLY INCOME | (Add amounts shown on lines 6 and 14) | | \$ | 2,829.00 | \$ | 1,963.00 |
| 16. COMBINED AVERAGE MONTH | ILY INCOME: (Combine column totals from line | 15) | | \$ | 4,792 | .00 |

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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B6J (Official Form 6J) (12/07)

| | Adalberto Mora, Sr. | | | |
|-------|---------------------|-----------|----------|--|
| In re | Susana Mora | | Case No. | |
| | | Debtor(s) | | |

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case

| filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22 | The averag | |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|-----------------|
| ☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse." | ete a separat | e schedule of |
| 1. Rent or home mortgage payment (include lot rented for mobile home) | \$ | 1,400.00 |
| a. Are real estate taxes included? Yes No _X_ | | |
| b. Is property insurance included? Yes No _X_ | | |
| 2. Utilities: a. Electricity and heating fuel | \$ | 250.00 |
| b. Water and sewer | \$ | 50.00 |
| c. Telephone | \$ | 0.00 |
| d. Other Cell | \$ | 220.00 |
| 3. Home maintenance (repairs and upkeep) | \$ | 15.00 600.00 |
| 4. Food 5. Clothing | \$ \$ | 120.00 |
| 6. Laundry and dry cleaning | \$ | 80.00 |
| 7. Medical and dental expenses | \$ | 80.00 |
| 8. Transportation (not including car payments) | \$ ——— | 500.00 |
| 9. Recreation, clubs and entertainment, newspapers, magazines, etc. | \$ ——— | 150.00 |
| 10. Charitable contributions | \$ | 40.00 |
| 11. Insurance (not deducted from wages or included in home mortgage payments) | Ψ | |
| a. Homeowner's or renter's | \$ | 0.00 |
| b. Life | \$ | 0.00 |
| c. Health | \$ | 0.00 |
| d. Auto | \$ | 100.00 |
| e. Other | \$ | 0.00 |
| 12. Taxes (not deducted from wages or included in home mortgage payments) | | |
| (Specify) | \$ | 0.00 |
| 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the | | |
| plan) | | |
| a. Auto | \$ | 500.00 |
| b. Other | \$ | 0.00 |
| c. Other | \$ | 0.00 |
| 14. Alimony, maintenance, and support paid to others | \$ | 0.00 |
| 15. Payments for support of additional dependents not living at your home | \$ | 0.00 |
| 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) | \$ | 0.00 |
| 17. Other See Detailed Expense Attachment | \$ | 557.50 |
| 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, | • | 4,662.50 |
| if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) | Ψ | 1,002.00 |
| 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year | | |
| following the filing of this document: | | |
| 20. STATEMENT OF MONTHLY NET INCOME | _ | |
| a. Average monthly income from Line 15 of Schedule I | \$ | 4,792.00 |
| b. Average monthly expenses from Line 18 above | \$ | 4,662.50 |
| c. Monthly net income (a. minus b.) | \$ | 129.50 |

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B6J (Official Form 6J) (12/07)

Adalberto Mora, Sr.

| | riadiborto mora, or: | | | |
|-------|----------------------|-----------|---------------------------------------|---|
| In re | Susana Mora | | Case No. | |
| | · | B 1 . () | · · · · · · · · · · · · · · · · · · · | - |

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) Detailed Expense Attachment

Other Expenditures:

| Personal Grooming | \$ 50.00 |
|--------------------------|--------------|
| Babysitting | \$ 330.00 |
| School Registration | \$ 37.50 |
| School Lunch | \$ 140.00 |
| Total Other Expenditures | \$ 557.50 |

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B6 Declaration (Official Form 6 - Declaration). (12/07)

Adalberto Mora, Sr.

Date July 18, 2008

United States Bankruptcy Court Northern District of Illinois

| In re | Susana Mora | | | Case No. | |
|-------|----------------------------------|-----------------------|----------------------------|--------------------|---------|
| | | | Debtor(s) | Chapter | 7 |
| | | | | | |
| | | | | | |
| | DECLARATION | ON CONCERN | ING DEBTOR' | S SCHEDUL | ES |
| | DECLARATION UN | NDER PENALTY (| OF PERJURY BY IN | IDIVIDUAL DEI | BTOR |
| | | | | | |
| | | | | | |
| | I declare under penalty of pe | | 2 2 | • | |
| | sheets, and that they are true a | and correct to the be | est of my knowledge, | , information, and | belief. |
| | | | | | |
| | | | | | |
| Date | July 18, 2008 | Signature | /s/ Adalberto Mora, | | |
| | | | Adalberto Mora, Sr. Debtor | • | |
| | | | | | |

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Signature /s/ Susana Mora

Susana Mora Joint Debtor Case 08-18458 Doc 1 Filed 07/18/08 Entered 07/18/08 09:45:10 Desc Main Document Page 31 of 44

B7 (Official Form 7) (12/07)

United States Bankruptcy Court Northern District of Illinois

| | Adalberto Mora, Sr. | | | |
|-------|---------------------|-----------|----------|---|
| In re | Susana Mora | | Case No. | |
| | | Debtor(s) | Chapter | 7 |
| | | | • | |

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| \$75.578.00 | H & W - Employment income - 2005 Tax Transcript |
|-------------|-------------------------------------------------|
| \$62.444.00 | H & W - Employment income - 2006 Tax Transcript |
| , | , , |
| \$79,301.00 | H & W - Employment income - 2007 year-to-date |

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts*. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL OF CREDITOR PAYMENTS AMOUNT PAID OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
DATES OF PAID OR
PAYMENTS/ VALUE OF AMOUNT STILL
NAME AND ADDRESS OF CREDITOR TRANSFERS TRANSFERS OWING

None c

c. *All debtors*: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

AMOUNT STILL

OWING

AMOUNT PAID

RELATIONSHIP TO DEBTOR DATE OF PAYMENT

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT

AND CASE NUMBER

NATURE OF PROCEEDING

AND LOCATION

CIRCUIT OR AGENCY

AND LOCATION

DISPOSITION

Circuit Court of Cook County, IL

Judgment

04937

Village of Bellwood v. Mora, Administrative Complaint Village of Bellwood, IL Judgment

2125302

2

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None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION,
FORECLOSURE SALE,
TRANSFER OR RETURN
DESCRIPTION AND VALUE OF
PROPERTY

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS OF COURT DATE OF DESCRIPTION AND VALUE OF OF CUSTODIAN CASE TITLE & NUMBER ORDER PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

3

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9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Legal Helpers 20 W. Kinzie Suite 1300 Chicago, IL 60610

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 2007

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY \$1350 for legal fees

4

Credit Infonet 4540 Honeywell Ct Dayton, OH 45424-5760

2007 \$144 for credit counseling class, debtor education class, credit

report, tax transcripts, postdischarge credit report dispute

assistance.

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S)

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION LaSalle Bank Please Provide Address

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE Please Proide last 4 digits of account number, Checking account, Please Provide Final Balance Amount

AMOUNT AND DATE OF SALE OR CLOSING Please Provide Close Date

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

NAME AND ADDRESS OF OWNER

DATE OF SETOFF

AMOUNT OF SETOFF

LOCATION OF PROPERTY

5

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

DESCRIPTION AND VALUE OF

PROPERTY

15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF

DATE OF

ENVIRONMENTAL

GOVERNMENTAL UNIT

NOTICE

LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF

ENVIRONMENTAL

SITE NAME AND ADDRESS

NOTICE

LAW

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None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF **GOVERNMENTAL UNIT**

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

(ITIN)/ COMPLETE EIN ADDRESS

BEGINNING AND NATURE OF BUSINESS

ENDING DATES

None

NAME

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

ADDRESS NAME

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

| Date July 18, 2008 | Signature | /s/ Adalberto Mora, Sr. Adalberto Mora, Sr. Debtor | |
|--------------------|-----------|----------------------------------------------------|--|
| Date July 18, 2008 | Signature | /s/ Susana Mora Susana Mora Joint Debtor | |

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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Form 8 (10/05)

United States Bankruptcy Court Northern District of Illinois

| Adalberto Mora, Sr. In re Susana Mora | | | Case No. | | |
|---------------------------------------------|------------------------------------|-----------------------------------------------------------|-------------------------------------|-------------------------------------------------------|--------------------------------------------------------|
| <u> </u> | Deb | tor(s) | Chapter | 7 | |
| CHAPTER 7 IN | NDIVIDUAL DEBTOR | 'S STATEME | NT OF INT | TENTION | |
| I have filed a schedule of assets and l | iabilities which includes debts se | cured by property o | f the estate. | | |
| ☐ I have filed a schedule of executory c | ontracts and unexpired leases wh | ich includes person | al property subje | ect to an unexpire | ed lease. |
| I intend to do the following with resp | ect to property of the estate whic | h secures those deb | ts or is subject to | o a lease: | |
| Description of Secured Property | Creditor's Name | Property will be Surrendered | Property is claimed as exempt | Property will be redeemed pursuant to 11 U.S.C. § 722 | Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c) |
| 2002 Chevrolet Venture, 90,000 miles | HSBC Auto Finance | X | | | |
| Value Based on NADA | | | | | |
| 2002 Lexus ES300, 90,000 miles | HSBC Auto Finance | | | | Х |
| Value based on NADA | | | | | |
| Description of Leased Property -NONE- | Lessor's Name | Lease will be assumed pursuan to 11 U.S.C. § 362(h)(1)(A) | t | | |
| Date July 18, 2008 | Ad | Adalberto Mora, Salberto Mora, Sr. btor | Sr. | | |
| Date July 18, 2008 | | Susana Mora sana Mora | | | |

Joint Debtor

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United States Bankruptcy Court

Northern District of Illinois

| T | Adalberto Mora, Sr. | | C N- | | | |
|-------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------|----------------------------------------------|--------------------------------------------------------------------------|--|--|
| In re | e Susana Mora | Debtor(s) | Case No. Chapter | 7 | | |
| | DISCLOSURE OF COMPE | NSATION OF ATTO | RNEY FOR DI | EBTOR(S) | | |
| | Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Ru compensation paid to me within one year before the filibe rendered on behalf of the debtor(s) in contemplation of | ale 2016(b), I certify that I a | um the attorney for y, or agreed to be pa | the above-named debtor and that id to me, for services rendered or to | | |
| | For legal services, I have agreed to accept | | \$ | 1,350.00 | | |
| | Prior to the filing of this statement I have received. | | \$ | 1,350.00 | | |
| | Balance Due | | \$ | 0.00 | | |
| 2. | The source of the compensation paid to me was: | | | | | |
| | ■ Debtor □ Other (specify): | | | | | |
| 3. | The source of compensation to be paid to me is: | | | | | |
| | ■ Debtor □ Other (specify): | | | | | |
| 4. | ■ I have not agreed to share the above-disclosed comp | pensation with any other person | unless they are mem | bers and associates of my law firm. | | |
| | ☐ I have agreed to share the above-disclosed compensations copy of the agreement, together with a list of the narrow of the agreement. | | | | | |
| | In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. [Other provisions as needed] Negotiations with secured creditors to reduce to market value; exemption planning as needed. | | | | | |
| б. | By agreement with the debtor(s), the above-disclosed fee does not include the following service: Representation of the debtors in any dischargeability actions, any document retrieval services, credit counseling and financial management course fees, post-discharge credit repair, judicial lien avoidances, preparation and filing of motion pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods, relief from stay actions, motions to redeem or any other adversary proceeding,or preparation and filing of reaffirmation agreements and applications. | | | | | |
| | | CERTIFICATION | | | | |
| | I certify that the foregoing is a complete statement of any bankruptcy proceeding. | y agreement or arrangement for | payment to me for re | epresentation of the debtor(s) in | | |
| Date | | /s/ Ben W. Koyl # Ben W. Koyl # 62 Legal Helpers, PC Sears Tower 233 S. Wacker Su | ; | | | |
| | | Chicago, IL 60606 | | 2 | | |

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

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B 201 (04/09/06)

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by \S 342(b) of the Bankruptcy Code.

| Ben W. Koyl # 6291711 | X /s/ Ben W. Koyl # | July 18, 2008 | | | | | | | |
|-----------------------------------------------------------------------------------------------------|------------------------------------|---------------|--|--|--|--|--|--|--|
| Printed Name of Attorney | Signature of Attorney | Date | | | | | | | |
| Address: | | | | | | | | | |
| Sears Tower | | | | | | | | | |
| 233 S. Wacker Suite 5150 | | | | | | | | | |
| Chicago, IL 60606 | | | | | | | | | |
| (312) 467-0004 | | | | | | | | | |
| Certificate of Debtor I (We), the debtor(s), affirm that I (we) have received and read this notice. | | | | | | | | | |
| Adalberto Mora, Sr. | | | | | | | | | |
| Susana Mora | X /s/ Adalberto Mora, Sr. | July 18, 2008 | | | | | | | |
| Printed Name of Debtor | Signature of Debtor | Date | | | | | | | |
| Case No. (if known) | X /s/ Susana Mora | July 18, 2008 | | | | | | | |
| | Signature of Joint Debtor (if any) | Date | | | | | | | |

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United States Bankruptcy Court Northern District of Illinois

| | Adalberto Mora, Sr. | | | | | | |
|-------|--------------------------------------------|------------------------------------------|-------------------|---------------------------|--|--|--|
| In re | Susana Mora | | Case No. | | | | |
| | | Debtor(s) | Chapter | 7 | | | |
| | | | | | | | |
| | VERIFICATION OF CREDITOR MATRIX | | | | | | |
| | | Number of Creditors: | | 31_ | | | |
| | The above-named Debtor(s) (our) knowledge. | hereby verifies that the list of credite | ors is true and c | correct to the best of my | | | |
| Date: | July 18, 2008 | /s/ Adalberto Mora, Sr. | | | | | |
| Date. | - Ca., . C, _ CCC | Adalberto Mora, Sr. | | | | | |
| | | Signature of Debtor | | | | | |
| Date: | July 18, 2008 | /s/ Susana Mora | | | | | |
| | | Susana Mora | | | | | |
| | | Signature of Debtor | | | | | |

Adalberto MoGaser 08-18458 Doc 1 Filed 07/18/08 SENTERED 07/18/08 09:45:46 Doc 1 Filed 07/18/08 SENTERED 07/18/08 09:45:46 Doc 1 Susana Mora 534 N. Emroy Ave. Elmhurst, IL 60126

2 Dyanumaentue Page 43 of 44 Dept AMFA Newton Center, MA 02459

725 S Wells Ave Suite 501 Chicago, IL 60607

Ben W. Koyl # Legal Helpers, PC Sears Tower 233 S. Wacker Suite 5150 Chicago, IL 60606

Elmhurst Clinic 75 Remittance Dr Suite 1253 Chicago, IL 60675

Nicor Gas 1844 Ferry Road Naperville, IL 60507

ABN Amro Mortgage Group c/o Fisher Shapiro, LLC 4201 Lake Cook Road Northbrook, IL 60062

Elmhurst Memorial Healthcare 75 Remittance Frive Dept 6383 Chicago, IL 60675

Pediatric Faculty Foundation Please Provide Address

American Family Insurance 6000 American Parkway Madison, WI 53783-0001

Gemb/care Credit Po Box 103106 Roswell, GA 30516

HSBC

Quest Diagnostics PO Box 64804 Baltimore, MD 21264

American Medical Collection Agency 2269 Saw Mill River Rd. Bldg. 3 Elmsford, NY 10523

Hsbc Card Srvs Attn: Bankruptcy Po Box 5213 Carol Stream, IL 60197

Rainbow Pediatrics 675 West North Avenue Suite 203 Melrose Park, IL 60160

Arrow Financial Services 5996 W Touhy Ave Niles, IL 60714

HSBC Auto Finance Bankruptcy Notices Po Box 17909 San Diego, CA 92177 Sams Club Ge Consumer Finance Po Box 103104 Roswell, GA 30076

Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091

ICS Collection Service PO Box 1010 Tinley Park, IL 60477

Sears Dental PO Box 241306 Cleveland, OH 44124

Cbe Group 131 Tower Park Drive Suite 100 Waterloo, IA 50701

Jc Pennev Ge Money/Attn: Bankruptcy Dept 4125 Windward Plaza, Building 300 Alpharetta, GA 30005

Victoria's Secret Po Box 182685 Columbus, OH 43218

Citibank / Sears P.O. Box 20363 Kansas City, MO 64195

Kca Financial Svcs 628 North St Geneva, IL 60134

Village of Bellwood 3200 Washington Blvd. Bellwood, IL 60104

Citibank Usa Attn: Bankruptcy Dept Po Box 20487 Kansas City, MO 64195 Lasalle National N A 3985 N Milwaukee Ave Chicago, IL 60641

WFNNB / Express Po Box 3427 Columbus, OH 43218
 Wfnnb/harlem
 Casa: Qasa: Q Shawnee Mission, KS 66201